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LABOR'S RIGHT TO USE THE BOYCOTT

IS ARGUED IN A COURT AT
WASHINGTON.

AN INJUNCTION IS SOUGHT

To Restrain the American Federation
of Labor from Putting the Prod-
ucts of a St. Louis Firm on
the "Unfair" List.

Washington, Nov. 20.—Objections to the jurisdiction of the court by the defense and a vivid outlining of the machinery of boycott by the plaintiff, through their respective counsel, were the features in the argument Tuesday on the application in the supreme court of the District of Columbia, of the Buck Stove and Range Co., of St. Louis, for a temporary injunction against the continuance of a boycott of its products by the American Federation of Labor. The defense, represented by T. C. Spelling, of New York, contended that the actions complained of were subject merely to common law. The whole theory of the defense is that the right to boycott or strike is legal for individuals and therefore legal for combinations.

J. J. Darlington, counsel for the Buck company, declared that the case was the most important litigation of the kind for a third of a century, the boycott cases hitherto tried having been merely local in application. He pointed out that this case presented is that of two million adult men engaged in mechanic arts who were banded together to act as one man in withholding their own patronage and that of all friends and sympathizers from a single industrial enterprise, the business of which they desire to crush and destroy, unless 35 metal polishers out of 350 employees of the Buck Stove and Range Co. are permitted to decide the number of hours any of them should work.

Mr. Darlington argued that 1,999, 955 of the men engaged in this boycott have no personal concern with the hours of labor of the 35 metal polishers, but have simply banded together to attack any employer who refuses to allow his employees to dictate his mode of business.

Adams Testifies in His Own Behalf

Rathdrum, Idaho, Nov. 20.—Steve Adams in his trial Tuesday for the alleged murder of Fred Tyler, took the stand in his own defense. He said he was placed in the cell with Harry Orchard at Boise and kept there five or six days. During that time Warren Whiting and Detective McFarland took him out and told him if he would corroborate Orchard's confession he would be all right. McFarland told him how he had let off several people who had done the killing in the Molly Maguire cases because they turned state's evidence. McFarland said he was running 125 cars, but was based on the making of false affidavits in securing entrance of the boys to the United States.

Served Them Right.

Chicago, Nov. 20. Three Greeks found guilty of having imported boys from their native country to be turned out to proprietors of shoe shining establishments and fruit stores were fined Tuesday by Federal Judge Bheha. The fines were accompanied by a threat of penitentiary sentences should the offense be repeated. The fines, which ranged from \$25 to \$500, were based on the making of false affidavits in securing entrance of the boys to the United States.

Status of the Street Car Strike.

Louisville, Ky., Nov. 20.—The Louisville Street Railway Co. claimed Tuesday to be running 125 cars, but admitted that the service was slow owing to fogs and damp tracks. Several collisions occurred. The Louisville Lighting Co. reported to the police that six of its cables carrying 4,000 volts of electricity had been cut during the night.

Story of a Balloon Voyage.

New Haven, Conn., Nov. 20.—The Stevens balloon No. 21, which ascended Tuesday at Pittsfield, Mass., with Leo Stevens as pilot and Holland Forbes, of New York, as a passenger, made a safe landing at 4:15 o'clock Tuesday on a farm in Orange. The anchor caught in a barbed wire fence and the transfer to earth was without difficulty. Mr. Stevens said that after rising at Pittsfield they circled for some time, struck a current which bore them in an easterly direction and later entered a southerly current which carried them down towards the coast.

Student was Kidnaped.

Pittsburg, Nov. 20.—No trace has been found of W. S. Martin, president of the plebe class of the Carnegie technical schools, who was kidnaped Monday, following a class rush in which he was said to have been seriously injured.

Murdered His Sister-in-Law.

Chicago, Nov. 20.—Following a quarrel, Charles F. Reinheimer, a carpenter, shot and instantly killed his sister-in-law, Mrs. Annie Lewis, Tuesday, and then shot himself twice. The result of his injuries is uncertain.



"Can't you talk?" said Sammy.
"You're sure that you don't?"
"Can I?" growled out Towser;
"Yes, I can, but I won't."

BUCKEYE NEWS NUGGETS.

Important Decision in a Will Case.

Columbus, O., Nov. 20.—The supreme court on Tuesday adhered to its former decision in the case of Mrs. Arnhime Nicholson, of Cleveland, after writing the instrument herself, called to sign her name at the end of her will, her estate valued at nearly \$200,000, will be distributed according to law, as if there were no will, and not as directed in the will. Under the will the bulk of the property was to be divided among the nine children of the testator's brother, Benjamin Sears, of Bucyrus, and small bequests were made to charity. The court has directed that it be divided equally between the three brothers of Mrs. Nicholson, Benjamin Sears, Col. Cyrus Sears and Maj. John Sears, who live in Wyandot county.

Parsonages Will be Taxed.

Columbus, O., Nov. 20.—The supreme court on Tuesday adhered to its former decision in the case of John A. Watterson vs. W. H. Halliday, auditor of Franklin county. Upon the application of attorneys for the archbishop of Cincinnati and the bishops of Cleveland and Columbus, the court had granted a rehearing of the case after its decision in the early part of the year. The question involved was whether church property upon which residences had been constructed was not to be to that extent taxed and the court so decided. The decision affects church property of all kinds—parsonages of Protestant churches as well as those of the Catholic church.

A Cleveland Lawyer Suicides.

Cleveland, Nov. 20.—Josiah C. Lower, aged 47 years, attorney and real estate dealer, having an office in the American Trust building, early Tuesday morning was found dead, with a bullet hole in his forehead. In the bath room of his home. A revolver was found on the floor beside the body. Mrs. Lower, who discovered her husband's body, believes he committed suicide. Deputy Coroner Houck, after an investigation at the Lower home, said Lower had committed suicide.

Canton Man is Mysteriously Missing.

Canton, O., Nov. 20.—James E. Neiderhauser, a prominent young man of this city, is mysteriously missing in Columbus and his family fear that he has been murdered. Neiderhauser is assistant purchasing agent for the Timken company, manufacturers of ball bearing axles. His accounts are said to be in proper condition. He is a son of John Neiderhauser, a prominent business man and member of the school board.

A Request for Currency Reform.

Cincinnati, Nov. 20.—The Chamber of Commerce on Tuesday adopted a resolution asking congress to provide a currency reform which will prove elastic enough to prevent future recurrence of the present financial stringency. The resolution will be sent to every commercial body in the United States and they will be asked to co-operate in the movement for a better currency system.

Approve Wertz Law.

Columbus, O., Nov. 20.—In its annual report the penitentiary management advocated the repeal of the Wertz law looking to abolition of convict labor and told what a curse it is likely to lead to. In their annual report filed Tuesday the managers of the Mansfield reformatory said that the wisdom of the enactment had been demonstrated at that institution.

A Big Freighter is Launched.

Toledo, Nov. 20.—The John Dunn, Jr., the largest vessel ever built in Toledo, was successfully launched Tuesday at the dock of the Toledo Shipbuilding Co. The John Dunn, Jr., is a bulk freight carrier built for the American Transit Co. and is 524 feet over all, and with a capacity of 10,000 tons.

Was Overcome by Deadly Gases.

Cleveland, Nov. 20.—A man whose identity has not been learned crawled in close to the brick furnaces of the River Furnace and Brick Co., 1876 Carter road, to get warm Monday night. Before morning it was his tomb. The deadly gases from the furnace had gradually overcome him as he slept.

Receiver for a Chemical Company.

Cincinnati, Nov. 20.—A receiver was appointed Tuesday for the William S. Norrell Chemical Co., of this city. Insolvency of the company to meet outstanding paper is given as the cause. The liabilities are \$200,000, assets \$500,000. The business of the company will be continued.

PROHIBITION WINS IN ALABAMA

SENATE PASSES BILL TO PUT
STATE IN "DRY" COLUMN.

WILL TAKE EFFECT IN 1909.

A Bank President of Mobile Declares
that City is Ready to Secede from
the State Because of Action
Just Taken.

Montgomery, Ala., Nov. 20.—Unprecedented scenes were enacted in the senate chamber of the capitol of Alabama on Tuesday when the statutory prohibition bill was passed. Women and children thronged the corridors and gallery and even snatched the floor itself, pushing the senators from their seats and giving vent to their enthusiasm by shouts and cheers that echoed and re-echoed through the building. Senators who opposed the bill were hissed down when they arose to speak against the measure and Lieut. Gov. Gray, the presiding officer of the senate, was forced to reprove the spectators.

The statutory prohibition bill, which was passed Tuesday by a vote of 32 to 2, was in the nature of a compromise between the anti and prohibitionists. The anti, seeing the handwriting on the wall, agreed to give up the fight provided the time was extended to January 1, 1909, when the sale of whisky will be forbidden in the state of Alabama. This amendment will be sent to the house and will be concurred in without a fight. Gov. Comer will approve the bill and it is understood that a movement has been started by the state W. C. T. U. to make the signing of the bill a very formal occasion.

Mobile, Ala., Nov. 20.—An indication of the wrath of the "home rulers" because of the prohibition policy of the democratic party in Alabama is shown by the following telegram that was sent to State Senator Hamburger by M. J. McDermott, president of the Bank of Mobile: "Unless anti-prohibition wins to-day, please give notice that Mobile is prepared to secede from the state of Alabama and organize home government and cease to be dominated by our country cousins, whose efforts to paralyze Mobile will not be tolerated."

Two Bankers are Indicted.

Macon, Ga., Nov. 20.—J. W. Canham, president, and C. M. Orr, cashier of the defunct Exchange bank, were indicted Tuesday by the grand jury on charges of embezzlement, felony and misdemeanor. Canham is charged with embezzling \$50,000 and Orr \$90,000. The felony, according to the indictment, consists in their having declared a dividend when the earnings of the bank did not warrant it, and the misdemeanor in borrowing \$40,000 jointly without the consent of the directors.

Will Not Shut Down Its Plants.

Chicago, Nov. 20.—E. C. Kimball, manager of the Hydraulic Pressed Brick Co., said Tuesday that the reports of the closing down of 34 plants of the company were untrue. The plant at Porter, Ind., was closed temporarily, not because of financial stringency, but because an ample supply of manufactured brick warranted the shutdown for a sufficient time to make necessary repairs. The company, Mr. Kimball declares, has no intention of closing down any of its plants.

Aeronaut Narrowly Escapes Death.

Paris, Nov. 20.—Count Henri De La Vaulx, the well known French aeronaut, had a narrow escape from death while experimenting with an aeroplane near this city Tuesday. The machine collapsed while speeding through the air at a rate of 30 miles an hour and crashed to the ground with great force. The count was pinned under the mass of wreckage. The gasoline caught fire. Friends hurried to the scene and succeeded in releasing him. His injuries were slight.

Two Bankrupt Banks.

Grand Rapids, Mich., Nov. 20.—In the United States court here Tuesday the Union bank, of Richland, Mich., and the Bowman bank, of Kalamazoo, both private concerns, were adjudicated bankrupt and the Kalamazoo Trust Co. was appointed receiver in each case. It is stated that the deposits in the Union bank amounted to about \$130,000 and in Bowman's bank to \$75,000.

Seventeen People Injured.

Washington, Nov. 20.—Seventeen persons were injured, none fatally, in a collision between northbound and southbound Southern railway passenger trains at the entrance to the new terminal tunnel at New Jersey avenue and D street in this city Tuesday. Both engines were demolished and several coaches badly damaged.

Beat the Record by 4,200.

Lincoln, Neb., Nov. 20.—After hitting 13,000 flying blocks without a miss, A. H. Hardy on Tuesday stopped his rifle shooting demonstration. A judge had to leave and this stopped the shoot. The world's record was formerly held by Topper Wein, of San Antonio, who secured 8,802.

They Stored Powder Under a Bed.

Greensboro, Pa., Nov. 20.—One Italian was probably fatally injured, and four others severely burned last night when a keg of powder exploded at a boarding house at Jamison mine No. 3, near here. A lamp set fire to bed clothes and the blaze communicated to the powder which was kept under the bed. One side of the house was blown out.

A Lima Man is Instantly Killed.

Lima, O., Nov. 20.—Glover C. Stevenson, aged 23, an employee of the locomotive works, was instantly killed while at work Tuesday.



HON. GEORGE B. CORTELYOU.

FINANCIAL FRAUDS

How the Mails of the Country Are Delayed with
Schemes to Squeeze the Savings from
People of Small Means.

By GEORGE B. CORTELYOU,
Secretary of the Treasury.

There is no work under the jurisdiction of the United States post office department which presents more difficulty to its officials than the administration of the law relating to the detection and suppression of the swindlers who use the United States mails to prosecute a guerrilla warfare upon the people of this country—and especially upon those whose industry and thrift have enabled them to put by a little surplus against the inevitable "rainy day."

I have been asked to say a few words on the subject of financial frauds that operate through the mails, and take pleasure in responding to such a request in the hope that what I shall say may have the effect of preventing some hard-working and thrifty person, who has contrived by dint of self-denial to save up a little surplus, from falling a ready prey to the hundreds of schemers who are living by their wits and making fortunes from honest but credulous individuals.

Perhaps the most important thing to the possible victim is to know what are the most common characteristics of fraudulent schemes—the "signs" by which those familiar with their operations recognize their fraudulent character.

One of these earmarks is the promise of excessive profits or dividends; another is the actual payment of excessive dividends—at the start. One or both of these features invariably accompany all such schemes. And in the days when frauds in the mail are numbered by the thousands and competition for the spoils of the people's savings is almost as keen as it is in legitimate lines of business, the showing of bait in the form of several large monthly dividends has come to be regarded as a practical necessity. There was a time when the mere promise of big profits was enough to insure a liberal response, but to-day the use of "dividend bait" is regarded as a necessary and highly profitable investment on the part of those who wish to secure the largest possible returns.

The great "Fund W" swindle, operated in Chicago in the early '90s, may be cited in illustration of the type. It is especially typical not only because of its immense success but because it has apparently furnished the model upon which many succeeding frauds have been based. It is true that many, perhaps most, of the present day schemes are seasoned with the "investment" flavor, rather than that of speculation, but the principle of their operation and appeal is

the same. This is the way in which the historic "Fund W" was worked: Under the name of "Fleming & Merriam's Mutual Cooperative Fund W" an appeal was made to the people to send their money for the purpose of creating a "great centralized fund" to be used in speculative operations in grains, provisions and stocks on the Chicago board of trade and the steel exchange—the emphasis being placed on the opportunities offered by the board of trade.

In all the printed matter put out by these clever swindlers the plea was substantially this: "The great fortunes of the 'kings of the pit' have been built up because these men had capital enough to swing the market their way; there has been no guess work, no chance, no gamble about it, for they had the ready money with which to back their gigantic deals; they knew the irresistible power of great capital in one controlling hand and were able to make the whole country of smaller speculators—whose capital, although immense in the aggregate, was under scattered control—pay tribute to them."

"It is time the common people, the small speculators, learned this trick of the captains of industry, concentrated their scattered capital in one irresistible body, placed it in capable and expert hands and recovered from the kings of the pit some of the millions which for years the smaller speculators have been contributing to these swollen fortunes. Your available money, added to that of thousands and tens of thousands of other small speculators, will form a centralized fund of proportions which will dwarf the available money of the biggest speculator who ever operated on the board of exchange; the manipulation of the market by the means of this huge fund will be based upon the investigations of a corps of the shrewdest and most capable crop and market experts in the country, for the huge proportions of the fund itself and the profits at stake not only render the employment of the best talent necessary but also easy, as the proportion of the expense to the aggregate profits will be trifling."

For purposes of convenience we have placed shares in this great "Fund W" at ten dollars. If you send me \$100 you will get the profits on ten shares from the moment your remittance is received—if a thousand dollars, the profits on 100 shares."

This is the gist of the appeal which went out to the cities, towns and

farmers of the country. The response was instantaneous and enormous. Although the scheme was in operation only a few months it took in over \$2,000,000. In the mails of the day on which Post Office Inspector Stuart, of Chicago, enforced the fraud order against this swindle more than \$15,000 in post office money orders alone was received at the "Fund W" office. The check books of the concern showed that this money with that received in other forms of remittance was to be used to pay a "dividend" amounting to \$20,000. A further examination into the affairs of the swindle established the fact that the current receipts from victims were used right along to pay dividends without any regard whatever to any deals on the board or any profits therefrom—and these "dividends" were put out where they would do the most good in stimulating those who received them to increase their "investments" and to spread the news of this quick and easy road to wealth among neighbors and friends. Some of these so-called monthly dividends amounted to more than 12 per cent.

Here was actual fulfillment, not promise! When the victims cashed those "dividend checks" and found that they were honored, any misgivings they had harbored disappeared and they felt that their financial future was more than assured. They showed these remittance letters to the friends they wished to favor and this process multiplied the victims in a cumulative ratio besides drawing a big increase of "investments" from the original victims. Of course the number of the earlier victims was very small in comparison with the crop which this cumulative process of culture developed when once the effect of the stimulus was realized from a broad territory. Therefore it mattered little if the first or original crop of victims received a total of "dividends" amounting to their original investment with a good profit added. So long as new victims multiplied in numbers with each incoming mail and the older ones added to their speculative contributions to the "dividend" game could be played with impunity.

"Investors" by the tens of thousands poured an ever-increasing volume of money into the treasury of this infamous get-rich-quick swindle, and when the postoffice department shut down the iron gate of the fraud order, thousands of angry letters of protest were sent to the heads of the department at Washington. These protests demanding the inspector's removal were so strong and carried evidence of actual profits so plausible that the postoffice inspector was summoned to Washington to explain the situation. The only explanation which he made or needed to make was to produce the proofs that the concern had been paying "dividends" from money received as investments, not from profits actually earned. He was told to go back to his work. Subsequently the case was turned over to the department of justice for criminal prosecution and the men in the swindle—or at least some of them—were convicted and sent to the penitentiary. But the work of these swindlers has lived after them in thousands of other schemes fashioned on the pattern of the "Fund W" in every essential feature.

Of course variations in almost infinite number have been devised, and some of them possess a degree of refinement which makes their likeness to the original difficult to distinguish, but the possible investor will do well to consider that the actual payment of or the promise to pay an excessive rate of return is sufficient ground for the suspicion that the scheme is questionable and should be sifted to the bottom before any money is put into it.

This nation has enjoyed a long period of unexampled prosperity. As a result, thousands of men who a few years ago were either poor or only moderately well-to-do have become comparatively wealthy and have made more money than they used in the operation of their regular businesses. In fact, there is a great multitude of these new capitalists who have retired from their former occupations to live on their money.

This means that everywhere there is an accumulation of capital seeking investment at reasonable rates, and the man who has a proposition which is essentially sound has only to make proof of this fact in order to command all the money needed whether the enterprise requires millions or only thousands. He has no need to deluge the mails with circulars and form letters making appeals to "the people" to come in with their savings. If his enterprise has real substance and bottom he can get the money from a few capitalists with less trouble than is required to write one set of circulars and form letters. And he does not have to promise "big monthly dividends" or anything of the kind. Capital is not impatient when it is secure; semi-annual or quarterly dividends will answer its purposes very well, and it is generally suspicious of anything which promises an extravagant percentage of return.

In view of these facts there is but one conclusion to be drawn. The investment enterprise which has to conduct a house-to-house campaign, by means of the United States mails, or by solicitors, or both of them, to collect the savings of the working people makes practical confession that its proposition is not solid enough to command the confidence of those who are constantly looking for places where they can put their money and get a return insignificant in comparison with that promised by this class of financial outlaws.

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